

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Richard Michael Callaghan Jr.**  
**Joyce M Callaghan**  
Debtor(s)

Bankruptcy Case No.: 19-22310-JAD  
Issued Per 2/27/2020 Proceeding  
Chapter: 13  
Docket No.: 46 – 26, 45  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 6/14/2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Clearview FCU [Claim #5] as a pay in full claim; Bank of America [Claim #9]; PNC Bank [Claim #11] as a pay in full claim .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: March 5, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard Michael Callaghan, Jr.  
 Joyce M Callaghan  
 Debtors

Case No. 19-22310-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db/jdb +Richard Michael Callaghan, Jr., Joyce M Callaghan, 1887 St. Rt. 356,  
 Leechburg, PA 15656-2012  
 cr +BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15066162 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
 15066161 First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529  
 15066164 MBNA America nka Bank of American, c/o Phelan Hallinan Diamond & Jones LLC,  
 Kenya Bates, Esq/ Abigail Brunner, Esq, 1617 JFK Blvd Stel400 One Penn Cntr Pla,  
 Lynn, MA 01910-3000  
 15066166 +PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820  
 15105762 +PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982,  
 Cleveland, OH 44101-4982  
 15098467 The Bank of New York Mellon, et.al., Bank of America,, P.O. Box 31785,  
 Tampa FL 33631-3785  
 15098466 The Bank of New York Mellon, et.al., Bank of America, N.A., P.O. Box 31785,  
 Tampa FL 33631-3785  
 15096781 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123  
 15066167 Visa/Clearview Federal Credit Union, P.O. Box 71050, Charlotte, NC 28272-1050

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2020 03:03:53  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2020 03:04:33  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15066158 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2020 03:05:13 Capital One,  
 P.O. Box 71083, Charlotte, NC 28272-1083  
 15072494 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2020 03:03:50  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15079563 +E-mail/Text: bankruptcy@clearviewfcu.org Mar 06 2020 03:00:36 Clearview FCU,  
 8805 University Blvd, Moon Township PA 15108-4212  
 15066160 E-mail/PDF: creditonebknofifications@resurgent.com Mar 06 2020 03:03:55 Credit One,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 15066163 E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Lowes,  
 c/o Synchrony Bank P.O. Box 965060, Orlando, FL 32896-5060  
 15076233 +E-mail/PDF: cbp@onemainfinancial.com Mar 06 2020 03:03:42 Onemain, PO Box 3251,  
 Evansville, IN 47731-3251  
 15093683 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2020 03:03:53  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 15105801 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2020 03:03:54  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15068907 +E-mail/PDF: resurgentbknofifications@resurgent.com Mar 06 2020 03:04:00 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 15066165 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 06 2020 03:00:19 Peebles - Comenti, y,  
 P.O. Box 659465, San Antonio, TX 78265-9465  
 15091803 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 06 2020 03:00:45 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 15101498 E-mail/Text: bnc-quantum@quantum3group.com Mar 06 2020 03:00:24  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 15066652 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr BANK OF AMERICA, N.A.  
 cr PNC BANK NATIONAL ASSOCIATION  
 cr The Bank Of New York Mellon, et.al.  
 15066159 Clearview FCU  
 cr\* +BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785  
 cr\* +BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785

TOTALS: 5, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: skoz  
Form ID: 149

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Mar 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

Elsie R. Lampl on behalf of Joint Debtor Joyce M Callaghan elampl@lampllawoffice.com,  
elampl@gmail.com  
Elsie R. Lampl on behalf of Debtor Richard Michael Callaghan, Jr. elampl@lampllawoffice.com,  
elampl@gmail.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor The Bank Of New York Mellon, et.al. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com  
Thomas Song on behalf of Creditor The Bank Of New York Mellon, et.al. pawb@fedphe.com  
TOTAL: 8